

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Justin Warren Heichel
Brianna Kathryn Spak-Heichel
Debtors

Case No. 18-03476-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 20, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	Justin Warren Heichel, Brianna Kathryn Spak-Heichel, 851 Main St, Sugar Notch, PA 18706-2013
cr	+ ESSA Bank & Trust, 200 Palmer Street, Stroudsburg, PA 18360-1645
5108948	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5098048	Cap1/bstby, PO Box 6497, Sioux Falls, SD 57117-6497
5098050	Cross Valley F C U, 640 Baltimore Dr, Wilkes Barre, PA 18702-7943
5098052	ESSA, 200 Palmer St, Stroudsburg, PA 18360-1645
5107956	+ GEISINGER HEALTH SYSTEM, 100 NORTH ACADEMY AVE, DANVILLE, PA 17822-0001
5098053	+ Geisinger Wyoming Valley Med, 1000 E Mountain Dr, Wilkes Barre, PA 18711-0002
5098043	Heichel Justin Warren, 851 Main St, Sugar Notch, PA 18706-2013
5098056	John F. Kulick, Jr., Kulick Law Firm LLC, 1701 Wyoming Ave Ste 2, Exeter, PA 18643-1438
5098045	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5098044	Spak-Heichel Brianna Kathryn, 851 Main St, Sugar Notch, PA 18706-2013
5098062	Younomics, 35 E 21st St, New York, NY 10010-6212

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5098046	EDI: BANKAMER.COM	Aug 20 2021 22:33:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
5112471	EDI: BANKAMER.COM	Aug 20 2021 22:33:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
5098047	EDI: BANKAMER.COM	Aug 20 2021 22:33:00	Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
5098049	EDI: CAPITALONE.COM	Aug 20 2021 22:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
5104721	EDI: CAPITALONE.COM	Aug 20 2021 22:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5125284	+ EDI: CITICORP.COM	Aug 20 2021 22:33:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
5098051	Email/Text: electronicbkydocs@nelnet.net	Aug 20 2021 18:34:00	Dept of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
5098054	Email/Text: bankruptcy@avadynhealth.com	Aug 20 2021 18:34:00	H & R Accounts Inc, 5320 22nd Ave, Moline, IL 61265-3627
5098055	EDI: JEFFERSONCAP.COM	Aug 20 2021 22:33:00	Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5114419	Email/PDF: resurgentbknofications@resurgent.com	Aug 20 2021 18:34:34	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5098057	Email/Text: camanagement@mtb.com		

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		Aug 20 2021 18:34:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203-1420
5120997	Email/Text: camanagement@mtb.com		
		Aug 20 2021 18:34:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5117976	+ EDI: MID8.COM		
		Aug 20 2021 22:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5105092	EDI: PRA.COM		
		Aug 20 2021 22:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5098401	+ EDI: RECOVERYCORP.COM		
		Aug 20 2021 22:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5098059	EDI: RMSC.COM		
		Aug 20 2021 22:33:00	Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
5098058	EDI: RMSC.COM		
		Aug 20 2021 22:33:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
5098060	EDI: CITICORP.COM		
		Aug 20 2021 22:33:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5103808	+ Email/Text: electronicbkydocs@nelnet.net		
		Aug 20 2021 18:34:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
5098061	EDI: VERIZONCOMB.COM		
		Aug 20 2021 22:33:00	VERIZON WIRELESS, PO Box 3397, Bloomington, IL 61702-3397
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Jason Paul Provinzano	

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on behalf of Debtor 2 Brianna Kathryn Spak-Heichel MyLawyer@JPPLaw.com G17727@notify.cincompass.com

Jason Paul Provinzano

on behalf of Debtor 1 Justin Warren Heichel MyLawyer@JPPLaw.com G17727@notify.cincompass.com

Rebecca Ann Solarz

on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

Robert J Kidwell, III

on behalf of Creditor ESSA Bank & Trust rkidwell@newmanwilliams.com
rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Justin Warren Heichel
First Name Middle Name Last Name

Debtor 2 Brianna Kathryn Spak-Heichel
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:18-bk-03476-MJC**

Social Security number or ITIN xxx-xx-5978
EIN --

Social Security number or ITIN xxx-xx-5036
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin Warren Heichel
aka Justin Heichel, aka Justin W. Heichel

Brianna Kathryn Spak-Heichel
aka Brianna Spak, aka Brianna K. Heichel, aka
Brianna Heichel, aka Brianna Kathryn Heichel,
aka Brianna K. Spak-Heichel, aka Brianna K.
Spak, aka Brianna Spak-Heichel, aka Brianna
Kathryn Spak

**By the
court:**



Honorable Mark J. Conway
United States Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

8/20/21

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.